

**UNITED STATES BANKRUPTCY COURT
FOR THE
EASTERN DISTRICT OF VIRGINIA
Alexandria Division**

In the Matter of:

JAMES A. NEVINS

DEBTOR

CARRINGTON MORTGAGE SERVICES, LLC

Movant

Chapter 13

Case No. 15-10956-BFK

v.

James A. Nevins

and

Thomas P. Gorman, Trustee,

**ANSWER AND REPORT OF TRUSTEE
TO RELIEF FROM STAY MOTION**

COMES NOW Thomas P. Gorman, the Chapter 13 Trustee named upon this Motion for Relief from Stay, and for his Answer and Report to this matter, submits the following.

(1) The Plan of this Chapter 13 Case was confirmed by the Court on June 12, 2015, and provides for payment of the secured creditor as follows:

- (a) Pre-petition arrearage claim of \$21,014.46 by monthly installments of \$452.83 including 0.000% from the payments made under this confirmed Plan.
- (b) Post-petition regular monthly payments directly by the Debtor.

(2) No record of Post-petition regular monthly installments is maintained by this Trustee; and he is without sufficient knowledge, information or belief to answer allegations of the Motion regarding failure of the Debtor to make such installments; and that this Trustee demands strict proof thereof.

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(3) The payments to date on the arrearage claim of this Secured Creditor are reflected opposite the name of the Secured Creditor on the attached periodic report of the accounts of this Chapter 13 case; and that such periodic report represents a true and correct statement of all receipts and disbursements in this Chapter 13 case to the date indicated.

AND HAVING FULLY ANSWERED, your Trustee prays for such disposition of this Motion as to this Court seems just.

Date: December 19, 2018

/s/ Thomas P. Gorman
Thomas P. Gorman
Chapter 13 Trustee
300 North Washington Street, Ste. 400
Alexandria, VA 22314
(703) 836-2226
VSB 26421

CERTIFICATE OF SERVICE

I hereby certify that a copy of the foregoing Answer & Report of Trustee was served via ECF to authorized users or mailed to counsel for the Movant and counsel for the Debtor, or to Debtor Pro Se, this 19th day of December, 2018.

/s/Thomas P. Gorman
Thomas P. Gorman

CASE NO: 15-10956-BFK

STATUS: BASE PLAN

DEBTOR: XXX-XX-1235

NEVINS, JAMES A.

AKA:

SCHEDULE: 1,181.00 MONTHLY

TOTAL PAID: 40,027.66

DATE FILED: 03/21/2015 1016 ISABELLA DRIVE

CONFIRMED: 06/12/2015 STAFFORD, VA 22554

LATEST 341: 05/05/2015

PERCENTAGE: 25.000

ATTORNEY: TOMMY ANDREWS, JR., ESQ.

122 N. ALFRED ST.

ALEXANDRIA, VA 22314

Phone: 703 838-9004 Fax: 703 838-9550

PLAN: 60 MONTHS

1st PAYMENT DUE: 04/2015

Needed to Complete Base:

ON SCHEDULE: 39,327.16

BASE: 64,127.16

ACTUAL PAYMENTS: 40,027.66

24,099.50

AMOUNT BEHIND: 0.00

LAST 12 TRANSACTIONS

Date	Source	Amount
07/27/18	PAYCHEX/ADVANTAG	1,181.00
07/12/18	PAYCHEX/ADVANTAG	590.50
06/28/18	PAYCHEX/ADVANTAG	590.50
06/12/18	PAYCHEX/ADVANTAG	590.50
05/25/18	PAYCHEX/ADVANTAG	590.50
05/10/18	PAYCHEX/ADVANTAG	590.50
04/27/18	PAYCHEX/ADVANTAG	590.50
04/24/18	RETURNED FUNDS	(1,071.00) NSF
04/24/18	INPUTTING ERROR	(1,071.00) NSF
04/13/18	PAYCHEX/ADVANTAG	590.50
04/04/18	RTND FUNDS-ENTRY	1,071.00 NSF
04/02/18	PC	1,071.00
02/12/18	CC/NAVINS, MELISSA	1,071.00
02/07/18	PC/NAVINS, MELISSA	1,071.00

PLAN AND FILED CLAIMS

CLAIM NO	CRED NO	CREDITOR NAME CLAIM REMARK	DISB CODE LAST DISB	CLASS PAY%	INT. BEGIN INT. RATE	FIX PAY ARREARS	ORG. CLAIM SCHED AMT	APPROVED TO BE PAID	PRIN. PAID INT. PAID	PRIN. DUE INT. DUE
001	333748	COUNTY OF FAIRFAX	PRO	PRI 100.00		0.00 0.00	0.00 1.00	0.00 0.00	0.00 0.00	Not Filed
002	306613	STAFFORD COUNTY TREASURER PER TOM PAY AS POC WRITTEN	PRO	UNS 25.00		0.00 0.00	946.48 0.00	946.48 236.62	0.00 0.00	236.62 0.00
002	306613	STAFFORD COUNTY TREASURER PER TOM PAY AS POC WRITTEN	PRO	PRI 100.00		0.00 0.00	946.48 922.00	921.48 921.48	0.00 0.00	921.48 0.00
003	341494	CARRINGTON MORTGAGE SERVICES, L	FIX 08/2018	SEC 100.00		452.83 3,216.25	21,014.46 26,922.05	21,014.46 21,014.46	16,708.27 0.00	4,306.19 0.00
003A	341494	CARRINGTON MORTGAGE SERVICES, L ADD PER CONSENT ORD EOD 02/19/216	FIX 08/2018	SEC 100.00		122.15 867.58	5,907.59 0.00	5,907.59 5,907.59	3,285.52 0.00	2,622.07 0.00
004	333206	MERCEDES-BENZ FINANCIAL SERVICES APP	FIX 08/2018	SEC 100.00	03/21/2015 4.5000	363.30 1,089.90	18,025.00 18,025.00	18,025.00 18,025.00	13,471.92 1,786.68	4,553.08 68.28
004	333206	MERCEDES-BENZ FINANCIAL SERVICES	PRO	UNS 25.00		0.00 0.00	8,607.21 0.00	8,607.21 2,151.80	0.00 0.00	2,151.80 0.00
005	314458	NAVY FEDERAL CREDIT UNION TBS	PRO-I	UNS 25.00		0.00 0.00	5,471.87 0.00	5,471.87 1,367.97	0.00 0.00	Closed
005A	330382	NAVY FEDERAL CREDIT UNION DEFICIENCY BALANCE	PRO	UNS 25.00		0.00 0.00	2,593.99 0.00	2,593.99 648.50	0.00 0.00	648.50 0.00
006	PORT	PORTFOLIO RECOVERY ASSOCIATES MTA - NO CLAIM/ UNDER SEC 7A	PRO	UNS 25.00		0.00 0.00	0.00 1,140.00	0.00 0.00	0.00 0.00	Not Filed
007	324602	AMSHER COLLECTION SERVICE BILLFLOAT	PRO	UNS 25.00		0.00 0.00	0.00 121.00	0.00 0.00	0.00 0.00	Not Filed
008	341293	AQUIA HARBOUR PROPERTY OWNERS.	PRO	UNS 25.00		0.00 0.00	1,659.23 2,034.00	1,659.23 414.81	0.00 0.00	414.81 0.00
009	321177	BANK OF AMERICA	PRO	UNS 25.00		0.00 0.00	0.00 7,646.00	0.00 0.00	0.00 0.00	Not Filed
010	341294	CHERYL NEVINS	PRO	UNS 25.00		0.00 0.00	0.00 1,000.00	0.00 0.00	0.00 0.00	Not Filed
011	313486	DISCOVER BANK	PRO	UNS 25.00		0.00 0.00	670.73 703.00	670.73 167.68	0.00 0.00	167.68 0.00
012	340987	LAW ENFORCEMENT SYSTEMS	PRO	UNS 25.00		0.00 0.00	0.00 67.00	0.00 0.00	0.00 0.00	Not Filed
013	329896	MARY WASHINGTON HEALTHCARE	PRO	UNS 25.00		0.00 0.00	0.00 800.00	0.00 0.00	0.00 0.00	Not Filed
014	317372	NATIONAL RECOVER AGENCY WELLSPAN MED GRP	PRO	UNS 25.00		0.00 0.00	0.00 137.00	0.00 0.00	0.00 0.00	Not Filed
015	314458	NAVY FEDERAL CREDIT UNION NSF	PRO	UNS 25.00		0.00 0.00	86.98 174.00	86.98 21.75	0.00 0.00	21.75 0.00
016	314458	NAVY FEDERAL CREDIT UNION	PRO	UNS 25.00		0.00 0.00	10,925.94 10,812.00	10,925.94 2,731.49	0.00 0.00	2,731.49 0.00
017	314458	NAVY FEDERAL CREDIT UNION	PRO	UNS 25.00		0.00 0.00	1,015.40 976.00	1,015.40 253.85	0.00 0.00	253.85 0.00
018	314458	NAVY FEDERAL CREDIT UNION	PRO	UNS 25.00		0.00 0.00	469.54 483.00	469.54 117.39	0.00 0.00	117.39 0.00
019	PORT	PORTFOLIO RECOVERY ASSOCIATES CARPET ONE	PRO	UNS 25.00		0.00 0.00	1,061.87 1,087.00	1,061.87 265.47	0.00 0.00	265.47 0.00

** Creditor has not filed a Proof of Claim. Accumulated funds will be released to other creditors if no claim is filed with the U.S. Bankruptcy Court by the date of the scheduled Chapter 13 Review Meeting.

Claims with an A code in the DISB/CODE column are placed on hold and need to be resolved. NO disbursements are being made to the creditor.

This is a progress report only and should not be used to calculate a payoff.

Case Maintenance 10.5

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STATUS: BASE PLAN

DEBTOR: XXX-XX-1235

NEVINS, JAMES A.

SCHEDULE: 1,181.00 MONTHLY

PLAN AND FILED CLAIMS

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020	PORT	PORTFOLIO RECOVERY ASSOCIATES CAP ONE	PRO	UNS 25.00		0.00 0.00	532.60 533.00	532.60 133.15	0.00 0.00	133.15 0.00
021	PORT	PORTFOLIO RECOVERY ASSOCIATES GE CAPITAL/LOWES	PRO	UNS 25.00		0.00 0.00	430.68 431.00	430.68 107.67	0.00 0.00	107.67 0.00
022	335454	STELLAR RECOVERY INC. COMCAST	PRO	UNS 25.00		0.00 0.00	0.00 404.00	0.00 0.00	0.00 0.00	Not Filed
023	337369	US DEPT VETS	PRO	UNS 25.00		0.00 0.00	0.00 5,197.00	0.00 0.00	0.00 0.00	Not Filed
024	314458	NAVY FEDERAL CREDIT UNION UNLISTED - NSF-ALLOW AND PAY	PRO	UNS 25.00		0.00 0.00	86.90 0.00	86.90 21.73	0.00 0.00	21.73 0.00
025	348618	SYNCHRONY BANK UNLISTED-ALLOW AND PAY	PRO	UNS 25.00		0.00 0.00	732.96 0.00	732.96 183.24	0.00 0.00	183.24 0.00
026	339189	AMERICAN INFOSOURCE LP UNLISTED-DIRECT TV-ALLOW AND PAY	PRO	UNS 25.00		0.00 0.00	690.71 0.00	690.71 172.68	0.00 0.00	172.68 0.00
799	GREENW	JASON S. GREENWOOD	PRO	ATY 07/2015 100.00		0.00 0.00	2,485.00 5,050.00	2,485.00 2,485.00	2,485.00 0.00	0.00 0.00
799A	ANDREW	TOMMY ANDREWS, JR., ESQ.	PRO	ATY 100.00		0.00 0.00	0.00 0.00	0.00 0.00	0.00 0.00	0.00 0.00
Trustee Administrative Fees								2,280.27	2,280.27	
TOTALS:						938.28 5,173.73	78,889.75 84,665.05	81,145.02 58,261.63	38,230.98 1,786.68	20,030.65 68.28

	ADMIN	ATTORNEY	PRIORITY	SECURED	UNSECURED	OTHER		
SCHED AMOUNT:	0.00	5,050.00	923.00	44,947.05	33,745.00	0.00		
CLAIM AMOUNT:	0.00	2,485.00	921.48	44,947.05	7,627.83	0.00		
PAID BY TRUSTEE:	0.00	2,485.00	0.00	33,465.71	0.00	0.00		
PAID BY 3rd PARTY:	0.00	0.00	0.00	0.00	0.00	0.00		
SUB TOTAL:	0.00	0.00	921.48	11,481.34	7,627.83	0.00	DUE CREDITORS:	20,098.93
INTEREST DUE:	0.00	0.00	0.00	68.28	0.00	0.00	EXPECTED ADMIN:	1,512.07
CONTINUING:	0.00	0.00	0.00	0.00	0.00	0.00	LESS AVAILABLE:	10.00
BALANCE DUE:	0.00	0.00	921.48	11,549.62	7,627.83	0.00	APPROX BALANCE:	21,601.00

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